

BEFORE THE BOARD OF REAL ESTATE APPRAISERS

STATE OF IDAHO

In the Matter of the License of:)	
)	Case No. REA-2004-2
DARRELL LOOSLE, JR.,)	
License No. CRA-30,)	STIPULATION AND
)	CONSENT ORDER
Respondent.)	
_____)	

WHEREAS, information having been received by the Idaho State Board of Real Estate Appraisers (hereinafter the "Board") which if proven constitute sufficient grounds for administrative action against Darrell Loosle, Jr. (hereinafter "Respondent"); and

WHEREAS, the parties mutually agree to settle the matter pending administrative Board action in an expeditious manner; now, therefore,

IT IS HEREBY STIPULATED AND AGREED between the undersigned parties that this matter shall be settled and resolved upon the following terms:

A.

1. The Board may regulate the practice of real estate appraisals in the State of Idaho in accordance with title 54, chapter 41, Idaho Code.
2. Respondent Darrell Loosle, Jr., is a licensee of the Idaho State Board of Real Estate Appraisers under License No. CRA-30 to engage in the practice of real estate appraisals. Respondent's continued right to licensure is subject to Respondent's compliance with the laws of the Board codified at title 54, chapter 41, Idaho Code, and the rules of the Board, promulgated at IDAPA 24.18.01.
3. Appraisals in the State of Idaho must comply with the minimum standards set forth in the Uniform Standards of Professional Appraisal Practices ("USPAP").

COUNT ONE

Investigation Case No. REA-P3B-02A-99-002

4. On or about November 5, 1998, Respondent prepared an appraisal report for the property located at 110 North Kansas in Fruitland, Idaho ("Subject Property #1").

5. The Board alleges that Respondent's appraisal of Subject Property #1 failed to meet the following requirements of USPAP Standards (1998):

a. The report fails to identify the proposed date of completion for the subject remodeling, in violation of Standards Rule 1-4(h)(ii);

b. The report is based upon a proposed remodel addition project to be completed, but no concise information is provided clearly identifying the improvement "as is" and "as proposed", the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

c. The report is based upon proposed remodeling of the subject improvements and fails to include hypothetical conditions necessary to inform the reader that the improvements do not currently exist in the appraised condition and the improvements as defined are assumed to exist, in violation of Standards Rule 2-1(c);

d. The report fails to estimate the "as is" value of the property, in violation of the Supplemental Standards.

COUNT TWO

Investigation Case No. REA-S2C-02A-99-030

6. On or about July 21, 1998, Respondent prepared an appraisal report for the property located at 13141 Edison Road in Marsing, Idaho ("Subject Property #2").

7. The Board alleges that Respondent's appraisal of Subject Property #2 failed to meet the following requirements of USPAP Standards (1998):

a. The report fails to discuss the character of the subject arterial as to ownership and maintenance which impacts the marketability and potential financing of the

property, all in violation of Standards Rules 1-1(b) and (c);

b. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated and its impact to the marketability of the subject, in violation of Standards Rule 1-2(c);

c. The report fails to identify the methodology used in arriving at the level of depreciation, in violation of Standards Rule 1-4(b)(ii);

d. The report provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

e. The report fails to state the purpose and intended use of the appraisal, in violation of Standards Rule 2-2(b)(iii);

f. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated, in violation of Standards Rule 2-2(b)(vii); and

g. The report fails to include definitive comments relating to the appropriateness of the comparable sales analyzed or the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(viii).

COUNT THREE

Investigation Case No. REA-S2C-02A-99-031

8. On or about June 4, 1998, Respondent prepared an appraisal report for the property located at 13145 Edison Road in Marsing, Idaho ("Subject Property #3").

9. The Board alleges that Respondent's appraisal of Subject Property #3 failed to meet the following requirements of USPAP Standards (1998):

a. The report fails to identify the property owner; and the report fails to discuss the character of the subject arterial as to ownership and maintenance which impacts the

marketability and potential financing of the property, all in violation of Standards Rules 1-1(b) and (c);

b. The report identifies the subject as being within a subdivision but the property actually has a metes and bounds legal description and does not lie within a developed subdivision, in violation of Standards Rule 1-2(a);

c. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated and its impact to the marketability of the subject, in violation of Standards Rule 1-2(c);

d. Due to a series of errors of omission and commission, the report is misleading, in violation of Standards Rule 2-1(a);

e. The report provides little in-depth discussion of the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

f. The report fails to include hypothetical conditions necessary to inform the reader that the proposed improvements do not currently exist, in violation of Standards Rule 2-1(c);

g. The report fails to state the purpose and intended use of the appraisal, in violation of Standards Rule 2-2(b)(iii);

h. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated, in violation of Standards Rule 2-2(b)(vii); and

i. The report fails to include definitive comments relating to the appropriateness of the comparable sales analyzed or the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(viii).

COUNT FOUR

Investigation Case No. REA-S2C-02A-99-032

10. On or about May 23, 1998, Respondent prepared an appraisal report for the property located at 5051 Pierce Park Lane in Boise, Idaho ("Subject Property #4").

11. The Board alleges that Respondent's appraisal of Subject Property #4 failed to meet the following requirements of USPAP Standards (1998):

a. The report fails to adequately explain an effective age of 15 years for a home of 62 years, in violation of Standards Rule 1-4(b)(ii);

b. The report provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

c. The report states that the subject has been completely remodeled and updated, but fails to include a definitive discussion of the aspects of the remodel and updating, such as what property components have been remodeled including electrical wiring, plumbing lines, electrical and plumbing fixtures, windows, trim, kitchen cabinets and fixtures, bathroom cabinets and fixtures, floor coverings, HVAC systems, roofing, siding, etc., and the report fails to clarify whether the improvement has been remodeled to the character of homes with similar ages or if the home has been fully modernized, in violation of Standards Rule 2-2(b)(i); and

d. The report fails to identify the purpose and intended use of the appraisal, in violation of Standards Rule 2-2(b)(iii).

COUNT FIVE

Investigation Case No. REA-S2C-02A-99-033

12. On or about February 2, 1999, Respondent prepared an appraisal report for the property located at 11374 W. Glen Ellyn Drive in Boise, Idaho ("Subject Property #5").

13. Respondent's appraisal of Subject Property #5 failed to meet the following requirements of USPAP Standards (1999):

- a. Although the subject improvements are proposed, the report fails to include hypothetical conditions necessary to inform the reader that the improvements do not currently exist and the improvements are assumed to exist, in violation of Standards Rule 1-2(h);
- b. The report fails to identify the probable completion date of the proposed improvements, in violation of Standards Rule 1-4(h)(ii);
- c. The report provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);
- d. The subject represents proposed construction but the report fails to disclose the hypothetical conditions applicable to this property type, in violation of Standards Rule 2-1(c);
- e. The report fails to state the hypothetical conditions appropriate for proposed construction, in violation of Standards Rule 2-2(b)(viii); and
- f. The report fails to include definitive comments relating to the appropriateness of the comparable sales analyzed or the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(ix).

COUNT SIX

Investigation Case No. REA-S2C-02A-99-034

14. The Board alleges that on or about June 16, 1999, Respondent prepared an appraisal report for the property located at 325 Cedar Park Lane in Nampa, Idaho ("Subject Property #6").

15. The Board alleges that Respondent's appraisal of Subject Property #6 failed to meet the following requirements of USPAP Standards (1999):

- a. The report provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used

in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b); and

b. The report fails to include definitive comments relating to the appropriateness of the comparable sales analyzed or the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(ix).

COUNT SEVEN

Investigation Case No. REA-S2C-02A-99-035

16. On or about June 30, 1999, Respondent prepared an appraisal report for the property located at 2675 West Lake Hazel Road in Meridian, Idaho ("Subject Property #7").

17. The Board alleges that Respondent's appraisal of Subject Property #7 failed to meet the following requirements of USPAP Standards (1999):

a. The report includes errors of omissions and commissions impacting the overall credibility of the report, in violation of Standards Rule 1-1(b);

b. The report fails to contain sufficient information to enable the intended users of the appraisal to understand the report properly as to the size and dimensions of the property, the creek that runs along the property, and the improvement description and the difference in actual age and effective age; additionally, provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, all in violation of Standards Rule 2-1(b); and

c. The report fails to include definitive comments relating to the appropriateness of the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(ix).

COUNT EIGHT

Investigation Case No. REA-S2C-02A-99-036

18. On or about March 16, 1999, Respondent prepared an appraisal report for the property located at 16692 Windsor Lane in Nampa, Idaho ("Subject Property #8") (report dated April 10, 1999, in Respondent's work files).

19. The Board alleges that Respondent's appraisal of Subject Property #8 failed to meet the following requirements of USPAP Standards (1999):

a. The report fails to include hypothetical conditions necessary to inform the reader that the improvements do not currently exist and the improvements are assumed to exist, in violation of Standards Rule 1-2(h);

b. The report fails to recognize any upgrades made to the property and fails to disclose the reason for the price increase and the impact to price, in violation of Standards Rule 1-4(a);

c. The report fails to disclose the probable time of completion of the proposed improvements, in violation of Standards Rule 1-4(h)(ii);

d. The report provides little in-depth discussion regarding the characteristics of the property, the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

e. The report fails to disclose hypothetical conditions applicable to the proposed construction, in violation of Standards Rule 2-1(c);

f. The report fails to summarize information sufficient to identify the subject property characteristics; the description of the subject does not provide any information of upgrades made to the property as a result of the sale agreement; the report fails to mention the size of the unfinished family room and the unfinished nature of the room; the subject size in the finished area above grade section is incorrect; and the report fails to discuss the methodology

used in the sales comparison analysis of the unfinished portion and its impact, all in violation of Standards Rule 2-2(b)(iii); and

g. The report fails to include definitive comments relating to the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(ix).

COUNT NINE

Investigation Case No. REA-S1-02A-01-008

20. On or about July 21, 1998, Respondent prepared an appraisal report for the property located at 13109 Edison Road in Marsing, Idaho ("Subject Property #9").

21. The Board alleges that Respondent's appraisal of Subject Property #9 failed to meet the following requirements of USPAP Standards (1998):

a. The report fails to discuss the character of the subject arterial as to ownership and maintenance which impacts the marketability and potential financing of the property, all in violation of Standards Rules 1-1(b) and (c);

b. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated and its impact to the marketability of the subject, in violation of Standards Rule 1-2(c);

c. The report fails to identify the methodology used in arriving at the level of depreciation, in violation of Standards Rule 1-4(b)(ii);

d. Due to a series of errors of omission and commission, the report is misleading, in violation of Standards Rule 2-1(a);

e. The report provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

f. The report fails to state the purpose and intended use of the appraisal, in violation of Standards Rule 2-2(b)(iii);

g. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated, in violation of Standards Rule 2-2(b)(vii); and

h. The report fails to include definitive comments relating to the appropriateness of the comparable sales analyzed or the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(viii).

COUNT TEN

Investigation Case No. REA-S1-02A-01-009

22. On or about April 8, 1998, Respondent prepared an appraisal report for the property located at 13143 Edison Road in Marsing, Idaho ("Subject Property #10").

23. The Board alleges that Respondent's appraisal of Subject Property #10 failed to meet the following requirements of USPAP Standards (1998):

a. The report fails to discuss the character of the subject arterial as to ownership and maintenance which impacts the marketability and potential financing of the property, all in violation of Standards Rules 1-1(b) and (c);

b. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated and its impact to the marketability of the subject, in violation of Standards Rule 1-2(c);

c. The report fails to identify the methodology used in arriving at the level of depreciation, in violation of Standards Rule 1-4(b)(ii);

d. Due to a series of errors of omission and commission, the report is misleading, in violation of Standards Rule 2-1(a);

e. The report provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

f. The report fails to state the purpose and intended use of the appraisal, in violation of Standards Rule 2-2(b)(iii);

g. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated, in violation of Standards Rule 2-2(b)(vii); and

h. The report fails to include definitive comments relating to the appropriateness of the comparable sales analyzed or the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(viii).

COUNT ELEVEN

Investigation Case No. REA-S1-02A-01-010

24. On or about July 22, 1998, Respondent prepared an appraisal report for the property located at 13107 Edison Road in Marsing, Idaho ("Subject Property #11").

25. The Board alleges that Respondent's appraisal of Subject Property #11 failed to meet the following requirements of USPAP Standards (1998):

a. The report fails to discuss the character of the subject arterial as to ownership and maintenance which impacts the marketability and potential financing of the property; and, although the report lists the source for Sale 3 to be MLS, a review of MLS records did not reveal any sale of the property, all in violation of Standards Rules 1-1(b) and (c);

b. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated and its impact to the marketability of the subject, in violation of Standards Rule 1-2(c);

c. The report identifies MLS as the source for Sale 3 but the sale and property data for Sale 3 is unable to be confirmed through MLS, in violation of Standards Rule 1-4(b)(iii);

d. Due to a series of errors of omission and commission, the report is misleading, in violation of Standards Rule 2-1(a);

e. The report provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

f. The subject improvements are proposed and the report fails to include hypothetical conditions necessary to inform the reader that the improvements do not currently exist and the improvements are assumed to exist, in violation of Standards Rule 2-1(c);

g. The report fails to state the purpose and intended use of the appraisal, in violation of Standards Rule 2-2(b)(iii);

h. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated, in violation of Standards Rule 2-2(b)(vii); and

i. The report fails to include definitive comments relating to the appropriateness of the comparable sales analyzed or the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(viii).

COUNT TWELVE

Investigation Case No. REA-S1-02A-01-011

26. On or about April 10, 1998, Respondent prepared an appraisal report for the property located at 13135 Edison Road in Marsing, Idaho ("Subject Property #12").

27. The Board alleges that Respondent's appraisal of Subject Property #12 failed to meet the following requirements of USPAP Standards (1998):

a. The report lists the source for Sale 3 to be MLS, a review of MLS records did not reveal any sale of the property; and the adjustments to the comparable sales for living area size differences was inconsistent within the sales comparison analysis without explanation, all in violation of Standards Rules 1-1(b) and (c);

b. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated and its impact to the marketability of the subject, in violation of Standards Rule 1-2(c);

c. Due to a series of errors of omission and commission, the report is misleading, in violation of Standards Rule 2-1(a);

d. The report provides little in-depth discussion regarding the steps taken within the sales comparison approach and the appropriateness of the indications by the sales used in the analysis and the rationale in making the final value estimate, in violation of Standards Rule 2-1(b);

e. The subject improvements are proposed and the report fails to include hypothetical conditions necessary to inform the reader that the improvements do not currently exist and the improvements are assumed to exist, in violation of Standards Rule 2-1(c);

f. The report fails to state the purpose and intended use of the appraisal, in violation of Standards Rule 2-2(b)(iii);

g. The report fails to identify and discuss ownership and maintenance of the privately maintained arterial on which the subject is situated, in violation of Standards Rule 2-2(b)(vii); and

h. The report fails to include definitive comments relating to the appropriateness of the comparable sales analyzed or the rationale leading to the indication of value by the sales comparison analysis, in violation of Standards Rule 2-2(b)(viii).

28. The above-stated allegations, if proven, would constitute a violation of the laws and rules governing the practice of real estate appraisals, specifically Idaho Code § 54-4107(e) and IDAPA 24.18.01.700. Violations of these laws and rules would further constitute grounds for disciplinary action against Respondent's license to practice real estate appraisals in the State of Idaho.

29. Respondent, in lieu of proceeding with a formal disciplinary action to adjudicate the allegations as set forth above, hereby accepts as true the violations and agrees to the discipline against his license as set forth in Section C below.

B.

I, Darrell Loosle, Jr., by affixing my signature hereto, acknowledge that:

1. I have read and accept as true the allegations pending before the Board, as stated above in section A. I further understand that these allegations, if proven, would constitute cause for disciplinary action upon my license to practice real estate appraisals in the State of Idaho.

2. The above violations, if proven, would constitute violations of “USPAP competence rule and standards, Idaho laws and rules.” The language in quotations will be the language used to designate this violation on the Idaho Real Estate Appraisers Board, Disciplinary Actions page.

3. I understand that I have the right to a full and complete hearing; the right to confront and cross-examine witnesses; the right to present evidence or to call witnesses, or to so testify myself; the right to reconsideration; the right to appeal; and all rights accorded by the Administrative Procedure Act of the State of Idaho and the laws and rules governing the practice of real estate appraisals in the State of Idaho. I hereby freely and voluntarily waive these rights in order to enter into this stipulation as a resolution of the pending allegations.

4. I understand that in signing this consent order I am enabling the Board to impose disciplinary action upon my license without further process.

C.

Based upon the foregoing stipulation, it is agreed that the Board may issue a decision and order upon this stipulation whereby:

1. License No. CRA-30 issued to Respondent Darrell Loosle, Jr., is hereby suspended for a period of five (5) years with the entire 5-year period stayed so long as Respondent complies with the terms of this Stipulation and Consent Order.

2. Respondent shall pay to the Board an administrative fine in the amount of Twelve Thousand and No/100 Dollars (\$12,000.00).

3. Respondent shall pay investigative costs and attorney fees in the amount of Ten Thousand and No/100 Dollars (\$10,000.00).

4. The Respondent shall pay the above fine, costs and fees in equal quarterly increments. The first one-quarter of the total will be due ten (10) days after the Board signs this Stipulation and Consent Order; the following three payments are due every ninety (90) days following previous payment. The total amount shall be paid within ten (10) months following the Board's acceptance of this Stipulation and Consent Order.

5. Respondent shall take a 15-unit USPAP course within one (1) year from the date of entry of the Board's Order and shall take and pass any examinations given at the conclusion of the course. Respondent shall submit proof of attendance and proof that he passed any given examinations within 30 days of attendance. If no examinations were given at the conclusion of the class, Respondent shall submit a letter from the course instructor stating that no examinations were given. Said 15 hours of continuing education shall be in addition to any continuing education Respondent is required to obtain to maintain his license, including any continuing education Respondent is currently obtaining to renew his license which is the subject of Case No. REA-2004-2

6. Respondent's License No. CRA-30 shall be placed on probation for a period of two (2) years from the date of entry of the Board's Order. The conditions of probation are as follows:

a. Respondent shall maintain a log of all appraisals completed on a form approved by the Board. A copy of the approved form is attached hereto as Exhibit A. Respondent shall submit the completed form postmarked no later than the last day of each month to the Board at 1109 Main Street, Suite 200, Boise, Idaho 83702. The Board reserves the right to review any and all appraisal reports listed on the logs kept by Respondent. Failure to submit completed logs to the Board postmarked by the last day of each month may result in additional

discipline, including revocation of licensure. Once each quarter, the Board may choose one (1) completed appraisal file from the monthly logs submitted by Respondent to be reviewed by a Board-appointed professional reviewer the Board at Respondent's expense.

b. The Board reserves the right to audit all of Respondent's real estate appraisal files at any time.

c. Respondent shall comply with all state, federal and local laws, rules and regulations governing the practice of real estate appraisals in the State of Idaho. Any violation of state, federal and local laws, including the standards set forth in the Uniform Standards of Professional Appraisal Practices, shall constitute a violation of the terms of Respondent's probation.

d. Respondent shall inform the Board in writing of any change of place of practice or place of business within 15 days of such change.

e. In the event Respondent should leave Idaho for three (3) continuous months, or to reside or practice outside of the state, Respondent must provide written notification to the Board of the dates of departure, address of intended residence or place of business, and indicate whether Respondent intends to return. Periods of time spent outside Idaho will not apply to the reduction of this period or excuse compliance with the terms of this Stipulation.

f. Respondent shall fully cooperate with the Board and its agents, and submit any documents or other information within a reasonable time after a request is made for such documents or information.

g. Respondent shall make all files, records, correspondence or other documents available immediately upon the demand of any member of the Board's staff or its agents.

7. At the conclusion of the 2-year probationary period, Respondent may request from the Board reinstatement of License No. CRA-30 without further restriction. Any request for reinstatement must be accompanied by written proof of compliance with the terms of this Stipulation. At the end of his probationary period, and if the Respondent has complied with the

terms of his probation, the Board will grant reinstatement of Respondent's real estate appraiser license.

8. All costs associated with compliance with the terms of this stipulation are the sole responsibility of Respondent.

9. The violation of any of the terms of this Stipulation by Respondent will warrant further Board action. The Board therefore retains jurisdiction over this proceeding until all matters are finally resolved as set forth in this Stipulation.

D.

1. It is hereby agreed between the parties that this Stipulation shall be presented to the Board with a recommendation for approval from the Deputy Attorney General responsible for prosecution before the Board at the next regularly scheduled meeting of the Board.

2. Respondent understands that the Board is free to accept, modify with Respondent's approval, or reject this Stipulation, and if rejected by the Board, a formal complaint may be filed against Respondent. Respondent hereby agrees to waive any right Respondent may have to challenge the impartiality of the Board to hear the disciplinary complaint if, after review by the Board, this Stipulation is rejected.

3. If the Stipulation is not accepted by the Board, it shall be regarded as null and void. Admissions by Respondent in the Stipulation will not be regarded as evidence against Respondent at the subsequent disciplinary hearing. This Stipulation is made in conformance with and is subject to Idaho Rule of Evidence 408.

4. The Consent Order shall not become effective until it has been approved by a majority of the Board and endorsed by a representative member of the Board.

5. Any failure on the part of Respondent to timely and completely comply with any term or condition herein shall be deemed a default.

6. Any default of this Stipulation and Consent Order shall be considered a violation of Idaho Code § 54-4107. If Respondent violates or fails to comply with this Stipulation and Consent Order, the Board may impose additional discipline pursuant to the following procedure:

a. The Chief of the Bureau of Occupational Licenses shall schedule a hearing before the Board. Within twenty-one (21) days after the notice of hearing and charges is served, Respondent shall submit a response to the allegations. If Respondent does not submit a timely response to the Board, the allegations will be deemed admitted.

b. At the hearing before the Board upon default, the Board and Respondent may submit affidavits made on personal knowledge and argument based upon the record in support of their positions. Unless otherwise ordered by the Board, the evidentiary record before the Board shall be limited to such affidavits and this Stipulation and Consent Order. Respondent waives a hearing before the Board on the facts and substantive matters related to the violations described in Section A.

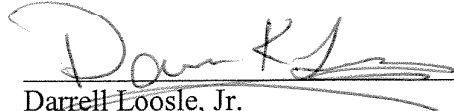
c. At the hearing, the Board will determine whether to impose additional disciplinary action, which may include conditions or limitations upon Respondent's practice or suspension or revocation of Respondent's license.

7. The Board shall have the right to make full disclosure of this Stipulation and Consent Order and the underlying facts relating hereto to any state, agency or individual requesting information subject to any applicable provisions of the Idaho Public Records Act, Idaho Code §§ 9-337-50.

8. This Stipulation and Consent Order contains the entire agreement between the parties, and Respondent is not relying on any other agreement or representation of any kind, verbal or otherwise.

I have read the above stipulation fully and have had the opportunity to discuss it with legal counsel. I understand that by its terms I will be waiving certain rights accorded me under Idaho law. I understand that the Board may either approve this stipulation as proposed, approve it subject to specified changes, or reject it. I understand that, if approved as proposed, the Board will issue an Order on this stipulation according to the aforementioned terms, and I hereby agree to the above stipulation for settlement. I understand that if the Board approves this stipulation subject to changes, and the changes are acceptable to me, the stipulation will take effect and an order modifying the terms of the stipulation will be issued. If the changes are unacceptable to me or the Board rejects this stipulation, it will be of no effect.

DATED this 4 day of APRIL, 2005.

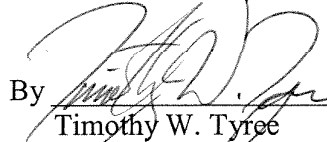


Darrell Loosle, Jr.
Respondent

I concur in this stipulation and order.

DATED this 5 day of APRIL, 2005.

HAWLEY TROXELL ENNIS & HAWLEY LLP

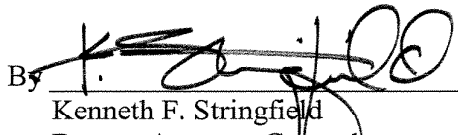
By 

Timothy W. Tyree
Of Attorneys for Respondent

I concur in this stipulation and order.

DATED this 6th day of APRIL, 2005.

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL

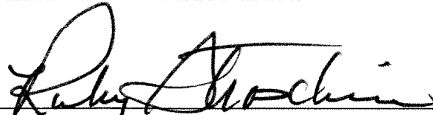
By 

Kenneth F. Stringfield
Deputy Attorney General

ORDER

Pursuant to Idaho Code § 54-4106, the foregoing is adopted as the decision of the Board of Real Estate Appraisers in this matter and shall be effective on the 18th day of April, 2005. IT IS SO ORDERED.

IDAHO STATE BOARD
OF REAL ESTATE APPRAISERS

By 
Ruby Stroschein, Chair

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 18th day of April, 2005, I caused to be served a true and correct copy of the foregoing by the following method to:

Darrell Loosle, Jr.
Northwest Appraisal
1365 N. Orchard #365
Boise, ID 83706

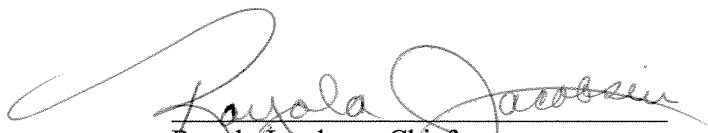
- ☒ U.S. Mail
- ☐ Hand Delivery
- ☒ Certified Mail, Return Receipt Requested
- ☐ Overnight Mail
- ☐ Facsimile: _____
- ☐ Statehouse Mail

Timothy W. Tyree
HAWLEY TROXELL ENNIS & HAWLEY LLP
P.O. Box 1617
Boise, ID 83701-1617

- ☒ U.S. Mail
- ☐ Hand Delivery
- ☐ Certified Mail, Return Receipt Requested
- ☐ Overnight Mail
- ☐ Facsimile: _____
- ☐ Statehouse Mail

Kenneth F. Stringfield
Deputy Attorney General
P.O. Box 83720
Boise, ID 83720-0010

- ☐ U.S. Mail
- ☐ Hand Delivery
- ☐ Certified Mail, Return Receipt Requested
- ☐ Overnight Mail
- ☐ Facsimile: _____
- ☒ Statehouse Mail


Rayola Jacobsen, Chief
Bureau of Occupational Licenses

APPRAISAL EXPERIENCE LOG															
Name _____		Address _____			City _____			State _____			Zip _____				
Social Security Number _____															
1. Date (mm/dd/yy)	2. Property Identification	3. Property		4. Complexity		5. Approach(es) Used			6. Involvement			7. No. of Signers	8. Hours		
		Res.	Non Res.	Com- plex	Non Com.	Inc. App.	Cost App.	Sales Comp.	App- raiser	Field Rev.	Desk Rev.				

Page ____ of ____ pages Total Hours This Page ____

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